




WORLD FINANCIAL
GROUP

an AEGON company

The Future Is Now



In these times of financial uncertainty, World Financial Group finds itself in a unique position. We've experienced the ups and downs of financial storms before, and we know what to do to keep the ship on course. We know that even in the darkest of times, if you look hard enough, you can see a glimmer of opportunity.

Other companies may have blinked, but history has taught us to keep our eye focused on what has worked for us time and time again – a return to the basics that form the bedrock of our business:

- Sharing the power of the WFG opportunity with families and individuals.
- Selling the dream to new prospects and re-selling it to current team members.
- Submitting completely to running the proven business system.

Today, we have the opportunity to become the company we've always dreamed of. We need to draw strength from our individual differences and unite in the common crusade of helping people hit hardest by these trying times. In doing so, we will ignite a great movement that has the power to transform an industry.

For WFG, the Future is NOW. *What about you? Are you ready?*



Now

*is the time to live the life you've
always wanted to live.*

Be your best client. Don't allow yourself to become so busy helping other families that you neglect your own. Take the time to complete a WFG Financial Dream Map.™ Assess your current life insurance coverage. Do you have enough? Has your situation changed? Do you need more? Make sure no policies have lapsed and your premiums are up to date.



Now


*is the time to share the WFG Opportunity
with as many people as possible.*

The week of Dec. 8-12, 2008, 19 major corporations, representing various sectors including Dow Chemical, Anheuser-Busch, 3M, Sony, NFL, Office Depot and Principal Financial Group, announced 81,500 job cuts. In fact, midway through the month, December's job cut total stands at 115,416. According to the Labor Department, November job losses totaled 533,000, the largest monthly loss since December 1974.¹

The ability to build a WFG business on a full- or part-time² basis could provide an exciting opportunity for someone facing a layoff.

¹ "December layoffs exceed 100K," by Jessica Dickler, CNNMoney.com; first posted Dec. 12, 2008; 12:37 p.m. EST.

² Part-time opportunity not available in all Canadian provinces.

A full-page background image showing two hikers in silhouette, ascending a steep, snow-covered mountain slope. The hiker in the foreground is on the left, and the hiker in the background is on the right. Both are wearing large backpacks and using trekking poles. The sun is low on the horizon, creating a bright glow and casting long shadows. The sky is filled with soft, grey clouds.

Now *is the time to be the leader
you know you could be.*

Behind every winning organization is a visionary leader at work. To be successful in business today, it takes visionary leadership. Vision is being able to see something before its time. Being visionary is doing something about what you see. A leader takes you some place you wouldn't go alone. Leadership is actually going there.

Now is the time to build one of the greatest companies in financial services history.

Goals for 2009

Company Goals

Life Premium	185,790,000
Registered Reps ³	4,600
Life Licenses	21,550
Recruits	77,440
IAI Reps ⁴	890

In addition, each CEO MD and up leader is challenged with showing a 15% growth for 2009 in his or her Rolling 12 month numbers – Recruits, Base Shop Production and Cash Flow (November 2007 – October 2008). Strong, steady building and selling in 2009 hold the keys for continued growth and success.

³ Registered Representatives of World Group Securities, Inc.

⁴ Investment Advisor Representatives of Investment Advisors International, Inc.

WFG

There Is Strength in Our Numbers

Monthly average payout to Field through Bonus Pools **\$847,078.37⁵**

78% payout to Qualified Marketing Directors

<u>2008</u>	<u>2007⁶</u>
194	173

Total number of QMDs promoted

The cash flow WFG paid to the field in the first quarter of the past three years has **INCREASED** every year.

1st Quarter 2006 **\$52,252,563.55**

1st Quarter 2007 **\$58,764,906.36**

1st Quarter 2008 **\$62,204,543.12**

The number – 20,005 – of associates becoming life licensed and/or registered representatives has increased in 2008 by nearly 12% over the same period in 2007.⁷

Awarded 36 Presidential Rolex Watches to Field Leaders since June 2001.

Awarded more than 2,000 \$100,000 rings to active associates in the United States and Canada.⁸

⁵ Numbers as of Jan. 1 – Nov. 30, 2008.

⁶ Numbers represent associates promoted for the first time to QMD. Numbers through Dec. 18, 2008.

⁷ As of Nov. 30, 2008

⁸ Number of rings awarded to active associates from June 1, 2001 – Nov. 30, 2008.